

Department # 5996  
P.O. Box 1259  
Oaks, PA 19456



ASSOCIATED RECOVERY SYSTEMS  
A DIVISION OF ARS NATIONAL SERVICES, INC.  
P.O. BOX 469046  
ESCONDIDO, CA 92046-9046  
(888) 319-0986 FAX: (866) 422-0765  
**www.PayARS.com**

February 8, 2007

7259 - 10245

RAYMOND C MEYER  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019

## ACCOUNT IDENTIFICATION

Re: Citibank  
Account: 4428135004964623  
ARS Acct No: 11480931  
Balance: \$8415.93

**Dear Sir/Madam:**

Because of your failure to respond to our requests for payment, as of 02-13-2007 we will continue to assume this debt is valid and that you do not wish to settle this debt for less than the original balance. Therefore, unless you respond to this notice by 02-13-2007:

- Your status in this office will be downgraded to "Refusal to Pay".
- All previous settlement offers will be voided.
- We may recommend further collection efforts on your account.

**If you wish to avoid further collection activity, send us your payment by 02-13-2007 or contact your account representative at (888) 319-0986 to discuss your options. The call is free.**

Office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m (Pacific Time), or visit us anytime at [www.PayARS.com](http://www.PayARS.com).

Sincerely,

**William Lim**  
**Account Representative**

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

**-Detach And Return With Payment-**

RTR - 11480931  
Account: 4428135004964623

Print address/phone changes below  
or call (888) 319-0986.

Amount Enclosed: \$

HOME: ( ) \_\_\_\_\_  
WORK: ( ) \_\_\_\_\_

Enclosing this coupon with your payment will expedite credit to your account.

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.



**Make your check or money order payable to:**

CITIBANK  
PO BOX 469100  
ESCONDIDO, CA 92046-9100



IF YOU LIVE IN **CALIFORNIA** THIS APPLIES TO YOU

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

IF YOU LIVE IN **COLORADO** THIS APPLIES TO YOU

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM)

IF YOU LIVE IN **MASSACHUSETTS** THIS APPLIES TO YOU

Massachusetts address: 411 Waverly Oaks Road, Waltham, MA 02454

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

IF YOU LIVE IN **MINNESOTA** THIS APPLIES TO YOU

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

IF YOU LIVE IN **NEW YORK** THIS APPLIES TO YOU

New York City Department of Consumer Affairs License number 1020790

IF YOU LIVE IN **TENNESSEE** THIS APPLIES TO YOU

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [500 James Robertson Parkway, Nashville Tennessee 37243]

IF YOU LIVE IN **WASHINGTON** THIS APPLIES TO YOU

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.

IF YOU LIVE IN **NORTH CAROLINA** THIS APPLIES TO YOU

ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237